

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Dominic Buonsante
Debtor

Case No. 17-00739-JJT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: AGarner
Form ID: 318

Page 1 of 2
Total Noticed: 26

Date Rcvd: Sep 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2017.

db Dominic Buonsante, PO Box 1401, Kingston, PA 18704-0401
4888962 Ann Buonsante, 95 Mara Ln, Plains, PA 18702-7339
4888958 Buonsante Dominic, 95 Mara Ln, Plains, PA 18702-7339
4888964 Caitlin Dukas, 10 Oval Dr, Dallas, PA 18612-9038
4888965 Comcast, Equipment Return, 1128 Commerce Blvd, Dickson City, PA 18519-1688
4888970 HMS LLC, 1426 Wyoming Ave, Forty Fort, PA 18704-4218
4888969 Hall Mihalos Straub, 1426 Wyoming Ave, Forty Fort, PA 18704-4218
4888971 Jeannette Backus Enterprises, Inc., 934 S Baird St, Green Bay, WI 54301-3318
4888959 Law Office of David J Harris, 67-69 Public Sq Ste 700, Wilkes Barre, PA 18701-2515
4888972 +Luzerne Bank, 118 Main Street, Luzerne, PA 18709-1254
4895269 +Luzerne Bank c/o James T. Shoemaker, Esq., 600 Third Avenue, Kingston, PA 18704-5815
4888975 M&T Bank, Cardmember Services, PO Box 6353, Fargo, ND 58125-6353
4888976 New York Life, PO Box 6916, Cleveland, OH 44101-1916
4888977 Northstar Location Services, 4285 Genesee St, Cheektowaga, NY 14225-1943
4888978 +Orlando Foods Inc, 701 N South Rd, Scranton, PA 18504-1421
4888979 Sennett Enterprises, Inc., 1325 N River St Ste 201, Plains, PA 18702-1836
4888980 WVSA, PO Box 33A, Wilkes-Barre, PA 18703-0000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4888960 EDI: AMEREXPR.COM Sep 13 2017 19:03:00 American Express, PO Box 981535,
El Paso, TX 79998-1535
4888961 EDI: AMEREXPR.COM Sep 13 2017 19:03:00 American Express, P. O. Box 1270,
Newark, NJ 07101-1270
4888963 +EDI: TSYS2.COM Sep 13 2017 19:03:00 Barclay's Bank, P. O. Box 8801 Card Services,
Wilmington, DE 19899-8801
4888966 EDI: DIRECTV.COM Sep 13 2017 19:04:00 DirectTV, P. O. Box 11732, Newark, NJ 07101-4732
4888967 EDI: DISCOVER.COM Sep 13 2017 19:03:00 Discover Card, P. O. Box 71084,
Charlotte, NC 28272-1084
4888973 E-mail/Text: camanagement@mtb.com Sep 13 2017 19:01:23 M&T Bank, P. O. Box 767,
Buffalo, NY 14240-0000
4888974 E-mail/Text: camanagement@mtb.com Sep 13 2017 19:01:23 M&T Bank, PO Box 840,
Buffalo, NY 14240-0840
4892623 +EDI: PRA.COM Sep 13 2017 19:03:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
4888968 EDI: USBANKARS.COM Sep 13 2017 19:03:00 Elan Financial Services, P. O. Box 108,
St. Louis, MO 63166-9801

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Luzerne Bank c/o James T. Shoemaker, Esq., 600 Third Avenue, Kingston, PA 18704-5815
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 2, ## 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2017 at the address(es) listed below:

David J. Harris on behalf of Debtor Dominic Buonsante dh@lawofficeofdavidharris.com,
davidharrisesq@gmail.com

James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com

James T. Shoemaker on behalf of Creditor Luzerne Bank c/o James T. Shoemaker, Esq.
jschoemaker@hkpc.com

Jill M. Spott on behalf of Trustee Robert P. Sheils, Jr (Trustee) jspottesq@sheilslaw.com,
psheldon@sheilslaw.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Robert P. Sheils, Jr (Trustee) rsheils@sheilslaw.com,
rmcdonald@sheilslaw.com;PA41@ecfcbis.com;psheldon@sheilslaw.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1 **Dominic Buonsante**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5537**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:17-bk-00739-JJT**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Dominic Buonsante

By the
court:



September 13, 2017

Honorable John J. Thomas
United States Bankruptcy Judge

By: AGarner, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.